

Identity theft is considered to be one the fastest growing crimes in the country, affecting approximately 9-10 million Americans each year. What you do or do not do now to protect your identity may affect the outcome of your life for years to come. It is important to take proactive steps, right now, to protect your future.

- **Safeguard your mail**

Check it daily. If you receive junk mail, do not be so quick to throw it out. It might contain personally identifiable information. Dispose of it securely.

- **Evaluate what needs to be kept**

Avoid keeping old bills and other documents too long. The more you have, the easier it is for someone to take it undetected.

- **Shred, shred, shred**

Shred bills, receipts, credit card offers and any other items that contain personal or financial information – such as bank statements. Use a cross-cut shredder if possible to better destroy the documents.

- **Stop pre-approved credit card offers**

Stop pre-approved credit card and insurance offers by calling toll-free to 888-567-8688 or online at www.optoutprescreen.com.

- **Update forwarding information**

Most students typically change addresses frequently. Notify the United States Postal Service of your forwarding address to ensure you continue to receive all important mail. For more information visit their website at www.usps.com.

- **Guard your social security number**

Do not carry your Social Security card with you and do not ever use your Social Security number as a PIN or password.

- **Limit what is in your wallet**

If you do not need it, do not carry it with you. Only carry what is absolutely necessary.

- **Be careful giving out personal information**

Legitimate companies or agencies do not call or email asking for personal information like account, credit card or social security numbers. Never give out personal information unless you initiated the contact.

- **Pay attention to internet security**

Make certain you have firewall, virus, spam, and spyware protection on your computer. Check your browser security settings to make certain that they are not too low.

- **Log off or lock your computer**

A computer left unattended and unlocked leaves you open to someone compromising your data.

- **Use strong passwords**

Create strong passwords that are long and contain numbers, symbols and mix-cased letters. Do not use the same password for social networking sites as your email account or online banking. Change your passwords often.

- **Manage your online profile**

Limit what you post online. Utilize privacy settings. Do not announce when you will be leaving town. Protect your reputation. Assume that everything you put on a social networking site is permanent. Think twice before posting pictures you would not want your parents or future employers to see.

- **Lock your dorm room or apartment at all times**

This is not only a smart move for your personal safety, but also for your identity. Talk with your roommate about security practices. Make sure each of you understands the need for and expectations of security in your residence.

- **Keep sensitive documents in a safe place**

College residences are prone to random visitors. Anyone could have access to anything you leave lying around.

- **Turn on two-factor authentication if offered**

Two factor authentication is an added layer of security that combines something you have, a physical token such as a card or a code, with something you know, something memorized such as a personal identification number (PIN) or password.

- **Avoid leaving credit card for bar tab**

Credit card numbers and the cards themselves are vulnerable to theft when left to secure a bar tab. Do not give your card to the bartender to be left at the register. Pay in cash or use a card only when necessary.

- **Check your bills and bank statements**

Review your statements as soon as you get them to verify if there are any unauthorized transactions. If so, report them to your financial institution right away to limit your losses. Many banks offer online account access as well.

- **Check your credit report regularly**

Obtain your credit report FREE from each of the three (3) major credit reporting agencies each year. Checking your report regularly is one of the best ways to protect against identity theft. You can get your free credit report from Equifax, Experian, and TransUnion by calling 877-322-8228 or online at www.annualcreditreport.com.

- **Limit your number of credit cards**

Too many credit cards could mean too much to keep track of. Credit cards with infrequent use are prime targets for identity thieves. Close any accounts you do not use.

- **Request a Social Security Statement**

Request your Social Security Statement of Wages by calling 800-772-1213 or online by visiting www.ssa.gov. Review the statement to be sure the wage amounts and personal information are accurate. Report any inconsistencies or fraudulent information.

What is your identity?

Any combination of the following information can be enough for identity theft to occur.

- Name
- Address
- Phone Number
- Social Security Number
- Mother's Maiden Name
- Financial Account Number or Username
- Driver License
- Email Address
- Date of Birth
- ATM Pin

What is identity theft?

- Identity theft occurs when someone uses your personally identifying information without your permission, to commit fraud or other crimes.
- Over 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you did not make – or until you are contacted by a debt collector.
- Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some victims of identity theft may lose out on job opportunities, be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

What to do if it happens to you?

No matter how many precautions you take, identity theft can still happen to you. If it does, you can take steps to reduce your loss, stop it from happening again and to resolve the problems it has caused.

- Close the accounts that you know have been tampered with or opened fraudulently.
- Notify the credit reporting agencies and place a fraud alert on your credit report.
- Report the theft to the police.
- File an identity theft complaint with the Bureau of Consumer Protection.
- Contact your creditors and bank to alert them of the theft.
- Contact your local Division of Motor Vehicles office if your driver's license or ID card is stolen.
- Contact the Postal Inspector at 877-876-2455 or file a complaint online at postalinspectors.uspis.gov if your mail was stolen or tampered with.

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

Bureau of Consumer Protection
2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911

E-MAIL:
DATCPWisconsinPrivacy@wi.gov

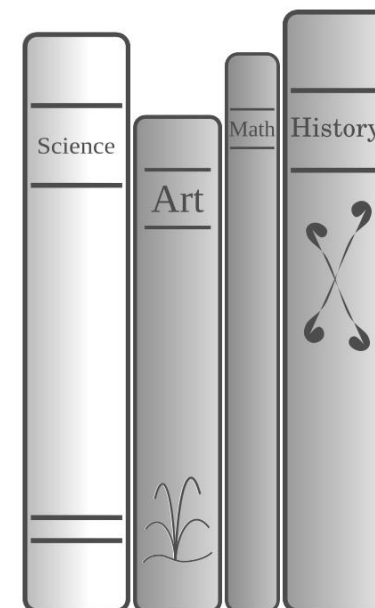
WEBSITE: privacy.wi.gov

(800) 422-7128

(608) 224-5163 ♦ FAX: (608) 224-4677

TTY: (608) 224-5058

Identity Theft: Student Tips



CONSUMER PROTECTION

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